

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 19-11747-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valerie James-Kemp  
913 Easy Street  
Millville, NJ 08332

Social Security No.:  
xxx-xx-1966

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 24, 2019.

On 7/26/2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: August 28, 2019  
Time: 09:00 AM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 26, 2019  
JAN: lgr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Valerie James-Kemp  
 Debtor

Case No. 19-11747-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db +Valerie James-Kemp, 913 Easy Street, Millville, NJ 08332-1587  
 app +Frank LoStracchi, 157 Bridgeton Pike, Mullica Hill, NJ 08062-2618  
 517993866 AES / PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 517993869 +Cumberland County Board of Taxation, 43 Fayette St, Bridgeton, NJ 08302-2424  
 517993870 EOS CCA, 700 Longwater Drive, Barstow, MD 20610  
 518225210 Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408  
 518021007 +Gregory A. Kemp, 913 Easy Street, Millville, NJ 08332-1587  
 517993874 +Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 517993875 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
 517993876 SLS Mortgage, P.O. Box 636005, Littleton, CA 80163-6005  
 517993877 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 518039363 +The Bank of New York Mellon, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518151866 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518344654 US Department of Education, P O Box 16448, St Paul, MN 55116-0448  
 517993883 +US Dept Of Ed/GLELSI, PO Box 7859, 2401 International Lane, Madison, WI 53704-3121  
 517993878 +Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609  
 517993884 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510  
 518067032 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517993867 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:15:53 Capital One, PO Box 85015, Richmond, VA 23285-5015  
 518170359 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:32 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517993868 E-mail/Text: bankruptcy@consumerportfolio.com Jul 27 2019 01:09:26 Consumer Portfolio Services, Inc, PO Box 57071, Irvine, CA 92619-7071  
 518225210 E-mail/Text: ECMCBKNotices@ecmc.org Jul 27 2019 01:09:00 Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408  
 517993873 E-mail/Text: cio.bncmail@irs.gov Jul 27 2019 01:08:31 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
 518230705 +E-mail/Text: pmarraffa@standingtrustee.com Jul 27 2019 01:08:04 Isabel C. Balboa, Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977  
 518168010 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 27 2019 01:15:11 Portfolio Recovery Associates, LLC, c/o Household, POB 41067, Norfolk VA 23541  
 518344654 E-mail/Text: EDBKNotices@ecmc.org Jul 27 2019 01:07:01 US Department of Education, P O Box 16448, St Paul, MN 55116-0448  
 517993878 +E-mail/Text: EDBKNotices@ecmc.org Jul 27 2019 01:07:02 Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609  
 518153548 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 27 2019 01:15:32 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517993872\* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081  
 517993871\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 518174861\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 518345132\* +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517993879\* +Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609  
 517993880\* +Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609  
 517993881\* +Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609  
 517993882\* +Us Department Of Ed-, P.O. Box 5609, Greenville, TX 75403-5609

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jul 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Valerie James-Kemp mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6